


Prepared by: Shapiro & Massey, L.L.C. J. Gary Massey, MSB No. 1920 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299 S&M No. 12-004870	Return to:  Shapiro & Massey, L.L.C. 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299 Loan No. XXXXXX0926
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Index: Lot 277, Section B, Eastover S/D, Plat Bk 12, Pgs 36-38, DeSoto Co., MS

### SUBSTITUTION OF TRUSTEE

WHEREAS, on November 5, 2001, Ruth Robinson, executed a certain deed of trust to Emmett James House and Bill R. McLaughlin, Trustee for the benefit of Union Planters Bank, National Association which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 1831 at Page 371, and recorded in the aforesaid Chancery Clerk's Office and being secured by real property being more particularly described as follows:

(See Exhibit A)

WHEREAS, the undersigned is the present holder and beneficiary of the deed of trust referenced above; and

WHEREAS, Regions Bank d/b/a Regions Mortgage successor by merger to Union Planters Bank, N.A. being one and the same as Union Planters Bank, National Association pursuant to the provisions of the aforesaid Deed of Trust and for reasons satisfactory to itself, has elected to substitute J. Gary Massey as Trustee in and for the above described deed of trust and the indebtedness secured thereby; and

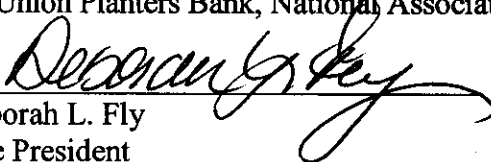
NOW THEREFORE, Regions Bank d/b/a Regions Mortgage successor by merger to Union Planters Bank, N.A. being one and the same as Union Planters Bank, National Association, the present owner and holder of the above described deed of trust, acting by and through its duly authorized officers, does hereby substitute J. Gary Massey as Trustee in the place and stead of the 7275 Cedardale Road, Olive Branch, MS

current trustee and does hereby confer upon the said J. Gary Massey full and complete power to execute said trust as Trustee as provided by the terms of the aforesaid deed of trust.

Should the undersigned become the last and highest bidder at the foreclosure sale, the Trustee is hereby authorized to transfer and assign said bid and to convey title to said foreclosed property to the Secretary of Housing and Urban Development or the Secretary of Veterans Affairs, or whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's deed that the undersigned has requested transfer of its bid to grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

WITNESS THE EXECUTION HEREOF by the aforesaid corporation acting by and through its duly authorized officers, this the 17th day of April, 2012.

Regions Bank d/b/a Regions Mortgage successor by merger to Union Planters Bank, N.A. being one and the same as Union Planters Bank, National Association

  
By: Deborah L. Fly  
Its: Vice President

STATE OF Tennessee  
COUNTY OF Shelby

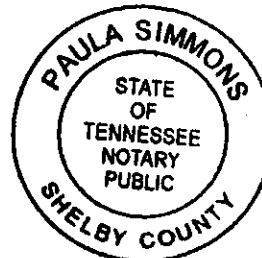
Personally appeared before me, the undersigned authority for the jurisdiction aforesaid, on this the 17th day of April, 2012, the within named Deborah L. Fly who acknowledged that (s)he is Vice President of Regions Bank d/b/a Regions Mortgage successor by merger to Union Planters Bank, N.A. being one and the same as Union Planters Bank, National Association, and that for and on behalf of the said corporation, and as its act and deed, (s)he executed the above and foregoing instrument, after having been first duly authorized so to do.

(SEAL)



Notary Public

My commission expires: **MY COMMISSION EXPIRES DECEMBER 20, 2014**



My Commission Expires Dec 20, 2014

7275 Cedardale Road, Olive Branch, MS

Exhibit "A"

Lot 277, Section "B", Eastover Subdivision situated in Section 29, Township 1 South, Range 6 West, DeSoto County, Mississippi as per plat thereof recorded in Plat Book 12, Page 36-38, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

7275 Cedardale Road, Olive Branch, MS